

**IN THE CLAIMS:**

All pending claims are set forth below. Cancelled and withdrawn claims are indicated with claim number and status only. The claims as listed below show added text with underlining and deleted text with ~~striketrough~~. The status of each claim is indicated with one of (original), (currently amended), (previously amended), (cancelled), (withdrawn), (new), (previously added), (reinstated - formerly claim #), (previously reinstated), (re-presented - formerly dependent claim #), or (previously re-presented).

Please AMEND claims 1, 21, and 41 in accordance with the following:

1. (CURRENTLY AMENDED) An automated financial transaction system comprising:  
a plurality of automated teller machines (ATM), each of the ATMs performing various transactions responsive to operations by customers, said ATMs comprising a first ATM having a message input section to input a message for a remittance destination during a remittance transaction;

a management apparatus, communicably connected with each of said ATMs via an exclusive line, managing the transactions performed by each said ATM; and

21 a message depository, communicably connected with said first ATM via a public communications network that is separate from the exclusive line, storing the message input by said message input section of said first ATM,

said first ATM sending said message to said message depository via said public communications network for storage, and also sending remittance information and associated depository information, which indicates a site where said message is stored in said message depository, to said management apparatus via said exclusive line, and

said management apparatus storing the remittance information and the associated depository information, received from said first ATM, for management purposes.

2. (PREVIOUSLY AMENDED) An automated financial transaction system according to claim 1, further comprising an information terminal communicably connected with said first ATM via said public communications network such that said first ATM notifies said information terminal of said depository information via said public communications network.

3. (PREVIOUSLY AMENDED) An automated financial transaction system according to claim 1, further comprising an information terminal communicably connected with said management apparatus via said public communications network such that said management apparatus notifies said information terminal of said depository information via said public communications network.

4. (ORIGINAL) An automated financial transaction system according to claim 2, wherein when the notification of said depository information is recognized by a remittance-destination customer at said information terminal, said information terminal is responsive to a request of the remittance-destination customer to read from said message depository said message from a remittance source, based on said notified depository information, and to reproduce said message at said information terminal.

C1 5. (ORIGINAL) An automated financial transaction system according to claim 3, wherein when the notification of said depository information is recognized by a remittance-destination customer at said information terminal, said information terminal is responsive to a request of the remittance-destination customer to read from said message depository said message from a remittance source, based on said notified depository information, and to reproduce said message at said information terminal.

6. (PREVIOUSLY AMENDED) An automated financial transaction system according to claim 1,

wherein said ATMs include a second ATM communicably connected with said message depository via said public communications network and having a message reproducing section for reproducing said message from the remittance source which message is stored in said message depository; and

wherein when said message from the remittance source is recognized by the remittance-destination customer at said second ATM, said second ATM reads from said message depository said message from the remittance source, based on said depository information obtained from said management apparatus, and reproduces said message on said reproducing section.

7. (ORIGINAL) An automated financial transaction system according to claim 1, said ATMs including a second ATM, wherein when said message from the remittance source is recognized by the remittance-destination customer at said second ATM, said second ATM obtains from said management apparatus said depository information of said message from the remittance source and prints said depository information on a passbook of the remittance-destination customer and notifies the remittance-destination customer of said depository information.

8. (ORIGINAL) An automated financial transaction system according to claim 1, said ATMs including a second ATM, wherein when said message from the remittance source is recognized by the remittance-destination customer at said second ATM, said second ATM obtains from said management apparatus said depository information and prints said depository information on a slip addressed to the remittance-destination customer and notifies the remittance-destination customer of said depository information.

9. (PREVIOUSLY AMENDED) An automated financial transaction system according to claim 2, wherein said information terminal is communicably connected with said message depository of each said ATM via said public communications network and has a message reproducing function for reproducing said message from the remittance source which message is stored in said message depository, said information terminal being operable to read from said message depository said message from the remittance source, based on said notified depository information, and to reproduce the read message at said information terminal.

10. (PREVIOUSLY AMENDED) An automated financial transaction system according to claim 3, wherein said information terminal is communicably connected with said message depository of each said ATM via said public communications network and has a message reproducing function for reproducing said message from the remittance source which message is stored in said message depository, said information terminal being operable to read from said message depository said message from the remittance source, based on said notified depository information, and to reproduce the read message at said information terminal.

11. (PREVIOUSLY AMENDED) An automated financial transaction system according to claim 7, wherein said information terminal is communicably connected with said message depository of each said ATM via said public communications network and has a message reproducing function for reproducing said message from the remittance source which message is stored in said message depository, said information terminal being operable to read from said message depository said message from the remittance source, based on said notified depository information, and to reproduce the read message at said information terminal.

cl 12. (PREVIOUSLY AMENDED) An automated financial transaction system according to claim 8, wherein said information terminal is communicably connected with said message depository of each said ATM via said public communications network and has a message reproducing function for reproducing said message from the remittance source which message is stored in said message depository, said information terminal being operable to read from said message depository said message from the remittance source, based on said notified depository information, and to reproduce the read message at said information terminal.

13. (PREVIOUSLY AMENDED) An automated financial transaction system according to claim 1,

wherein said information terminal is communicably connected with said management apparatus via said public communications network and has a remittance transacting function and a message input function for inputting a message to the remittance destination during the remittance transaction; and

wherein, when a message to the remittance destination is inputted by said message input function of said information terminal in response to a customer's operation, said information terminal sends said message to said message depository via said public communications network for storage and also sends remittance information and depository information of said message to said management apparatus via said public communications network for management by said management apparatus.

14. (ORIGINAL) An automated financial transaction system according to claim 1, wherein if the remittance transaction made in said first ATM is for the remittance destination associated with another management apparatus which manages transactions in a unique

communicating data format different from the electronic transaction format to be used by the first-named management apparatus, said first ATM sends said remittance information and said depository information of said message to said first-named management apparatus via said exclusive line, whereupon said first-named management apparatus sends said remittance information and said depository information to the second-named management apparatus.

15. (PREVIOUSLY AMENDED) An automated financial transaction system according to claim 14,

wherein said ATMs include a third ATM which is to be managed by said second-named management apparatus and which is communicably connected with said message depository via said public communications network and which has a message reproducing section for reproducing said message from the remittance source which is stored in said message depository; and

wherein when said message from the remittance source is recognized by the remittance-destination customer at said third ATM, said third ATM reads said message from the remittance source from message depository, based on said depository information obtained from said second-named management apparatus, for reproduction thereby.

16. (ORIGINAL) An automated financial transaction system according to claim 1, wherein said message includes image data.

17. (ORIGINAL) An automated financial transaction system according to claim 1, wherein said message includes voice data.

18. (ORIGINAL) An automated financial system according to claim 1, wherein said public communications network is Internet.

19. (ORIGINAL) An automated financial transaction system according to claim 1, wherein said public communications network includes an intranet.

20. (ORIGINAL) An automated financial transaction system according to claim 1, wherein said message depository is a message server connected to said public communications network.

21. (CURRENTLY AMENDED) An automated financial transaction system comprising:  
a plurality of automated teller machines (ATMs) performing various transactions responsive to operations by customers, said ATMs comprising a first ATM having a message input section to input a message for a remittance destination during a remittance transaction;  
a management apparatus, communicably connected with each of said ATMs via a first line, managing the transactions performed by each said ATM; and  
a message depository, communicably connected with said first ATM via a second line that is separate from said first line, storing the message input by said message input section of said first ATM;

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said first ATM sending said message to said message depository via said second line for storage, and also sending remittance information and associated depository information, which indicates a site where said message is stored in said message depository, to said management apparatus via said first line, and

said management apparatus storing the remittance information and the associated depository information, received from said first ATM, for management purposes.

22. (PREVIOUSLY ADDED) An automated financial transaction system according to claim 21, further comprising an information terminal communicably connected with said first ATM via said second line such that said first ATM notifies said information terminal of said depository information via said second line.

23. (PREVIOUSLY ADDED) An automated financial transaction system according to claim 21, further comprising an information terminal communicably connected with said management apparatus via said second line such that said management apparatus notifies said information terminal of said depository information via said second line.

24. (PREVIOUSLY ADDED) An automated financial transaction system according to claim 22, wherein when the notification of said depository information is recognized by a

remittance-destination customer at said information terminal, said information terminal is responsive to a request of the remittance-destination customer to read from said message depository said message from a remittance source, based on said notified depository information, and to reproduce said message at said information terminal.

25. (PREVIOUSLY ADDED) An automated financial transaction system according to claim 23, wherein when the notification of said depository information is recognized by a remittance-destination customer at said information terminal, said information terminal is responsive to a request of the remittance-destination customer to read from said message depository said message from a remittance source, based on said notified depository information, and to reproduce said message at said information terminal.

26. (PREVIOUSLY ADDED) An automated financial transaction system according to claim 21,

CI wherein said ATM's include a second ATM communicably connected with said message depository and having a message reproducing section for reproducing said message from the remittance source which message is stored in said message depository; and

wherein when said message from the remittance source is recognized by the remittance-destination customer at said second ATM, said second ATM reads from said message depository said message from the remittance source, based on said depository information obtained from said management apparatus, and reproduces said message on said message reproducing section.

27. (PREVIOUSLY ADDED) An automated financial transaction system according to claim 21, said ATMs including a second ATM, wherein when said message from the remittance source is recognized by the remittance-destination customer at said second ATM, said second ATM obtains from said management apparatus said depository information and prints said depository information on a passbook of the remittance-destination customer and notifies the remittance-destination customer of said depository information.

28. (PREVIOUSLY ADDED) An automated financial transaction system according to claim 21, said ATMs including a second ATM, wherein when said message from the remittance

source is recognized by the remittance-destination customer at said second ATM, said second ATM obtains from said management apparatus said depository information and prints said depository information on a slip of the remittance-destination customer and notifies the remittance-destination customer of said depository information.

29. (PREVIOUSLY ADDED) An automated financial transaction system according to claim 22, wherein said information terminal is communicably connected with said message depository of each said ATM via said second line and has a message reproducing function for reproducing said message from the remittance source which message is stored in said message depository, said information terminal being operable to read from said message depository said message from the remittance source, based on said notified depository information, and to reduce the read message at said information terminal.

C1 30. (PREVIOUSLY ADDED) An automated financial transaction system according to claim 23, wherein said information terminal is communicably connected with said message depository of each said ATM via said second line and has a message reproducing function for reproducing said message from the remittance source which message is stored in said message depository, said information terminal being operable to read from said message depository said message from the remittance source, based on said notified depository information, and to reduce the read message at said information terminal.

31. (PREVIOUSLY ADDED) An automated financial transaction system according to claim 27, wherein said information terminal is communicably connected with said message depository of each ATM via said second line and has a message reproducing function for reproducing said message from the remittance source which message is stored in said message depository, said information terminal being operable to read from said message depository said message from the remittance source, based on said notified depository information, and to reduce the read message at said information terminal.

32. (PREVIOUSLY ADDED) An automated financial transaction system according to claim 28, wherein said information terminal is communicably connected with said message depository of each said ATM via said second line and has a message reproducing function for



reproducing said message from the remittance source which message is stored in said message depository, said information terminal being operable to read from said message depository said message from the remittance source, based on said notified depository information, and to reduce the read message at said information terminal.

33. (PREVIOUSLY ADDED) An automated financial transaction system according to claim 21,

wherein said information terminal is communicably connected with said management apparatus via said second line and has a remittance transaction unit and a message input function for inputting a message to the remittance destination during the remittance transaction; and

cl wherein, when a message to the remittance destination is inputted by said message input function of said information terminal in response to a customer's operation, said information terminal sends said message to said message depository via said second line for storage and also sends remittance information and depository information of said message to said management apparatus for management thereby.

34. (PREVIOUSLY ADDED) An automated financial transaction system according to claim 21, wherein the remittance transaction made in said first ATM is for the remittance destination associated with another management apparatus which manages transactions in a unique communicating data format different from the electronic transaction formation to be used by the first-named management apparatus via said first line, whereupon said first-named management apparatus sends said remittance information and said repository information to the second-named management apparatus.

35. (PREVIOUSLY ADDED) An automated financial transaction system according to claim 34,

wherein said ATMS include a third ATM which is to be managed by said second-named management apparatus and which is communicably connected with said message depository via said second line and which has a message producing section for reproducing said message from the remittance source which is stored in said message depository; and

wherein when said message from the remittance source is recognized by the remittance-destination customer at said third ATM, said third ATM reads said message from the remittance source from message depository, based on said depository information obtained from said second-named management apparatus, for reproduction thereby.

36. (PREVIOUSLY ADDED) An automated financial transaction system according to claim 21, wherein said message includes image data.

37. (PREVIOUSLY ADDED) An automated financial transaction system according to claim 21, wherein said message includes voice data.

38. (PREVIOUSLY ADDED) An automated financial transaction system according to claim 21, wherein said second line is Internet.

cl 39. (PREVIOUSLY ADDED) An automated financial transaction system according to claim 21, wherein said second line is Intranet.

40. (PREVIOUSLY ADDED) An automated financial transaction system according to claim 21, wherein said message depository is a message server connected to said second line.

41. (CURRENTLY AMENDED) An automated financial transaction method, comprising:  
inputting a message for a remittance destination during a remittance transaction at an automated teller machine (ATM);

sending the message for storage from the ATM to a message depository via a public communications network; and

sending, for management by a management apparatus, remittance information and associated depository information, which indicates a site where the message is stored in the message depository, from the ATM to the management apparatus via an exclusive line that is separate from the public communications network, the management apparatus storing the remittance information and the associated depository information received from the ATM.

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